

**Remarks**

**In the Claims**

Claims 1, 9 and 17 have been amended and favorable consideration thereof is earnestly requested. The support for the added claim language can be found on page 2, second paragraph of the Summary of the invention, and on page 6, last line of the first full paragraph.

**In the Abstract**

The abstract has been amended to remove the word comprising.

**In the Drawings**

The Examiner has objected to the drawings submitted on April 5, 2002. However, the only drawings submitted were filed with the original application on February 29, 2000 and consequently the applicant respectfully requests that the objection be removed as per our telephone conversation of June 30, 2003.

**Claim Rejections – 35 USC § 103**

The present invention pertains to systems and methods, which enable anonymous transactions over the Internet. An anonymous transaction is defined as one in which the medium of exchange contains no identification data related to a user and is therefore untraceable to a user in a manner that is similar to when a transaction is completed through the use of some medium of exchange such as paper currency, precious stones, coinage and the like.

Realizing this type of transaction anonymously on the Internet is a problem because the seller has difficulty assessing the value of the medium of exchange and difficulties taking ownership of the specified amount of medium of

exchange that the buyer and seller have agreed to without linking the medium of exchange with the person utilizing it.

Claims 1-3, 7-11 and 15-17 have been rejected under 35 USC § 103(a) as being unpatentable over Linehan in view of Johnson. The Examiner has conceded on page 3, last paragraph, that, "Linehan does not explicitly disclose conducting transactions anonymously" and to provide this functionality, the Examiner cites Johnson. However, Johnson does not provide the anonymous functionality either. For example, Johnson merely provides the ability for the buyer to restrict the buyer's information to trusted parties col. 23, ll. 18-27, which is traceable to the buyer because the buyer still has to release their information to the trusted party.

Further, in anonymous mode, col. 23, ll. 31-32, the parties may be identified only by their ID and therefore the parties are still identifiable, e.g. one can equate a specific person with their specific ID number. This point is acknowledged by the Examiner in the rejection on the bottom of page 3 where the Examiner states, "thus it would have been within the level of ordinary skill in the art to conduct transactions anonymously to ensure the consumer's identity remains confidential."

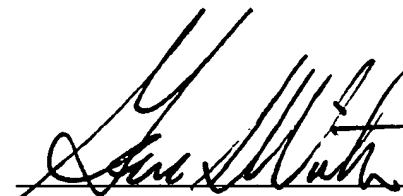
This is in contraposition to the teachings of the present invention where there are no confidences to be kept because the money code as disclosed and claimed by the present invention contains no identification data related to a customer and therefore is untraceable to the customer. Consequently, the combination of Linehan and Johnson do not teach or suggest a way to realize the anonymous money code or a way to handle the anonymous money codes claimed by the present invention.

Claims 4-6 and 12-14 have been rejected under 35 USC § 103(a) as being unpatentable over Linehan in view of Johnson and Wong. As the Examiner states on page 5, section 5, "to use this system, one first establishes an account with a bank," and later on in the same paragraph, "this request for digicash is then sent to the bank, which deducts the total amount requested from the user's existing valid account." Thus Wong requires a link between the user and the value unit and does not present a way to realize the anonymous money code or a way to handle the anonymous money codes claimed by the present invention. As a result, the combination of Linehan in view of Johnson and Wong does not present a way to realize the anonymous money code or a way to handle the anonymous money codes as claimed by the present invention.

Also, since the independent claims are patentable, then all the dependent claims, which depend on the patentable independent claims, are patentable. In view of the amendments and for the foregoing reasons, Applicant respectfully submits that all pending claims, claims 1-17, are patentable over the references of record and earnestly solicits allowance of the same.

Respectfully submitted,

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